

Information to identify the case:

Debtor 1	Cedric Ferdinand Shufford	Social Security number or ITIN	xxx-xx-0691
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Middle District of Alabama	Date case filed in chapter	13 July 20, 2019
Case number:	19-32000	Date case converted to chapter	7 May 24, 2021

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

No one in the bankruptcy clerk's office may give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cedric Ferdinand Shufford	
2. All other names used in the last 8 years	aka Cedric F Shufford, aka Cedric Shufford	
3. Address	PO Box 4124 Montgomery, AL 36103	
4. Debtor's attorney Name and address	Debora Palmer Clenney and Palmer, LLC 1761 Taliaferro Trail Montgomery, AL 36117	Contact phone 334-262-0400 Email: debora@clenneypalmer.com
5. Bankruptcy trustee Name and address	Carly B Wilkins Carly B. Wilkins, P.C 560 South McDonough Street Suite A Montgomery, AL 36104	Contact phone 334-269-0269 Email: cwilkins@cbwlegal.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	One Church Street Montgomery, AL 36104	Hours open: 8:30 AM – 4:00 PM Contact phone 334-954-3800 Date: May 25, 2021
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 25, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <u>Valid photo identification required.</u> <u>No cell phones or cameras will be allowed in the building.</u>	Location: Appear by Video – Montgomery 7, https://www.zoomgov.com/j/16179724435
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: August 24, 2021 </div> </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Middle District of Alabama

In re:
Cedric Ferdinand Shufford
Debtor

Case No. 19-32000-BPC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1127-2
Date Rcvd: May 25, 2021

User: admin
Form ID: 309A

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2021:

Recip ID	Recipient Name and Address
db	+ Cedric Ferdinand Shufford, PO Box 4124, Montgomery, AL 36103-4124
aty	+ Charles James, II, Serious Injury Law Group, P.C., 418 Scott Street, PO Box 781, Montgomery, AL 36101-0781
aty	+ Charles N. Parnell, III, Parnell & Parnell, P.A., PO Box 2189, Montgomery, AL 36102-2189
aty	+ Larry E. Darby, Esq, Darby Law Firm, LLC, Post Office Box 3905, Montgomery, AL 36109-0905
aty	+ Leonard N. Math, Chambless & Math, P.O. Box 230759, Montgomery, AL 36123-0759
sp	+ Charles James, II, Serious Injury Law Group, Inc., 418 Scott Street, PO Box 781, Montgomery, AL 36101-0781
cr	+ Cora Buckhanon, C/O DARBY LAW FIRM, LLC, PO BOX 3905, Montgomery, AL 36109-0905
cr	+ HOPE CREDIT UNION SUCCESSOR BY MERGER TO TRI-RIVER, C/O CHAMBLESS MATH & CARR, PC, PO BOX 230759, MONTGOMERY, AL 36123-0759
intp	+ Veronica Taylor, PO Box 4124, Montgomery, AL 36103-4124
4255493	+ Alabama Title Loans, Inc., c/o Legal Dept, 8601 Dunwoody Place, Ste. 406, Atlanta, GA 30350-2550
4255496	+ Aspen Mastercard, P.O. Box 11801, Newark, NJ 07101-8101
4255498	+ Cedar Creek Apartments, 4233 Cedar Creek Circle, Montgomery, AL 36106-3619
4255505	+ Donald Earl Fazekas, 458 S. Lawrence Street, Montgomery, AL 36104-4254
4255507	+ Elite Custom Wheels, 3631 McGhee Road, Montgomery, AL 36111-3325
4270011	+ GUARDIAN CREDIT UNION, 1028 Lagoon Business Loop, Montgomery, AL 36117-8617
4255510	+ Geico Auto Insurance, Attn: Legal Dept, 1 Geico Plaza, Washington, DC 20076-0001
4255511	+ Haynes Ambulance, 2530 E 5th Street, Montgomery, AL 36107-3126
4255512	+ Hope Federal Credit Union, 1748 University Blvd., Jackson, MS 39204-5027
4255513	+ Jackson Hospital, 1725 Pine Street, Montgomery, AL 36106-1117
4255516	+ Max Federal Credit Union, P.O. Box 244040, Montgomery, AL 36124-4040
4255517	+ Michael Hassell, Jr., P.O. Box 2189, Montgomery, AL 36102-2189
4255519	+ Nationwide, CSCL Dispute Team, 800 Walnut St, MAC F 4031-080, Des Moines, IA 50309-3605
4255521	+ Pack Management, 9120 Double Diamond Pkwy, Ste. 4074, Reno, NV 89521-4842
4255522	+ Peak 3 Holdings, LLC, 221 North Harbor Blvd., Ste A, Fullerton, CA 92832-1834
4255526	+ RJM Aquisitions, 575 Underhill Blvd., Syosset, NY 11791-3426
4255525	+ RimTyme Custom Wheels, 2809 E. South Blvd., Montgomery, AL 36116-2513
4272238	+ STEWIN ENTERPRISES, LLC., C/O PARNELL & PARNELL, P.A., P.O. BOX 2189, MONTGOMERY, AL 36102-2189
4255527	+ South Trust Bank, 1201 Main Street, Columbia, SC 29201-3200
4255528	+ Stewin Enterprises, LLC, P.O. Box 2189, Montgomery, AL 36102-2189
4255532	+ Title Cash, 5232 Atlanta Highway, Montgomery, AL 36109-3322
4255534	+ Vieaux Care Apartments, 3543 Carter Hill Road, Montgomery, AL 36111-3435
4255539	+ WOW Cable, 770 N. Eastern Blvd., Montgomery, AL 36117-8619
4255536	+ Western Finance, 7020 Vaughn Road, Montgomery, AL 36116-1370

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: debora@clenneypalmer.com	May 25 2021 20:49:00	Debora Palmer, Clenney and Palmer, LLC, 1761 Taliaferro Trail, Montgomery, AL 36117
tr	+ EDI: QCBWILKINS.COM	May 26 2021 00:23:00	Carly B Wilkins, Carly B. Wilkins, P.C, 560 South McDonough Street, Suite A, Montgomery, AL

			36104-4605
4255491	+ Email/Text: bankruptcy@500fastcash.com	May 25 2021 20:49:00	500 Fast Cash, 515 G SE, Miami, OK 74354-8224
4255492	+ Email/Text: bnc@advanceamerica.net	May 25 2021 20:49:00	Advance America, 3003 50th Street, Ste. 500, Lubbock, TX 79413-4139
4270618	EDI: CAPITALONE.COM	May 26 2021 00:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
4255497	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	May 25 2021 20:49:00	Cashnet.usa, 175 W. Jackson Blvd., Ste. 1000, Chicago, IL 60604-2863
4255499	+ Email/Text: dl-csgbankruptcy@charter.com	May 25 2021 20:50:00	Charter Communications, 400 Atlantic Street, 10th Floor, Stamford, CT 06901-3512
4255500	+ Email/Text: bncnotices@checkintocash.com	May 25 2021 20:50:00	Check Into Cash, 201 Keith Street, Ste. 80, Cleveland, TN 37311-5867
4255501	+ EDI: WABK.COM	May 26 2021 00:23:00	Colonial Finance, P.O. Box 6429, Greenville, SC 29606-6429
4255503	+ Email/Text: ebnnotifications@creditacceptance.com	May 25 2021 20:49:00	Credit Acceptance, 25505 W Twelve Mile, Suite 3000, Southfield, MI 48034-8331
4255504	+ Email/PDF: creditonebknnotifications@resurgent.com	May 25 2021 21:29:12	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
4255506	+ Email/Text: bkinfo@ccfi.com	May 25 2021 20:49:00	Easy Money, 1102 Ann Street, Montgomery, AL 36107-3002
4255508	+ EDI: AMINFOFP.COM	May 26 2021 00:23:00	First Premier, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
4285974	+ Email/Text: jfreeman@hopecu.org	May 25 2021 20:49:00	HOPE CREDIT UNION, 400 ARBA STREET, MONTGOMERY, AL 36104-5106
4257704	Email/PDF: resurgentbknnotifications@resurgent.com	May 25 2021 21:29:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4255515	+ Email/Text: bncnotices@checkintocash.com	May 25 2021 20:50:00	Loan by Phone, Village Center, 201 Keith Street SW #80, Cleveland, TN 37311-5867
4292929	+ EDI: MID8.COM	May 26 2021 00:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
4255518	+ EDI: MID8.COM	May 26 2021 00:23:00	Midland Funding, LLC, 2365 Northside Dr. Ste 300, San Diego, CA 92108-2709
4255520	+ EDI: NFCU.COM	May 26 2021 00:23:00	Navy Federal Credit Union, 820 Follin Ave., Vienna, VA 22180-4907
4305037	+ EDI: NFCU.COM	May 26 2021 00:23:00	Navy Federal Credit Union, PO Box 3000, Merrifield VA 22119-3000
4255524	+ Email/Text: newbk@Regions.com	May 25 2021 20:50:00	Regions Bank, 2050 Parkway Office Circle, Hoover, AL 35244-1805
4255502	Email/Text: smbk@heightsfinance.com	May 25 2021 20:49:00	Covington Credit, 150 Executive Center Drive, Greenville, SC 29615
4255529	+ EDI: SWCR.COM	May 26 2021 00:23:00	SW CRDT SYS, 4120 International, Carrollton, TX 75007-1958
4255530	+ EDI: RMSC.COM	May 26 2021 00:23:00	Syncb/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
4264398	EDI: AIS.COM	May 26 2021 00:23:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
4255531	Email/Text: BankruptcyNotices@titlemax.com	May 25 2021 20:50:00	Title Bucks, 3119 Atlanta Hwy, Montgomery, AL 36109
4255533	Email/Text: BankruptcyNotices@titlemax.com		

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		May 25 2021 20:50:00	Title Max, 15 Bull Street, Ste. 200, Savannah, GA 31401
4255494	Email/Text: bankruptcy@tritonmgt.com	May 25 2021 20:50:00	Always Money, P.O. Box 241525, Montgomery, AL 36124
4255523	Email/Text: bankruptcy@tritonmgt.com	May 25 2021 20:50:00	Quick Pawn Shop, 2591 Madison Avenue, Montgomery, AL 36107
4255535	+ Email/Text: bankruptcy@westernshamrockcorp.com	May 25 2021 20:50:00	West Shamrock, 801 S. Abe Street, San Angelo, TX 76903-6735
4255537	+ Email/Text: ebankruptcy@woodforest.com	May 25 2021 20:50:00	Woodforest Bank, 25231 Grogans Mill Road, Spring, TX 77380-3103
4255538	+ EDI: WABK.COM	May 26 2021 00:23:00	World Acceptance Corporation, PO Box 6429, Greenville, SC 29606-6429
4288388	+ EDI: WABK.COM	May 26 2021 00:23:00	World Finance Corp. c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Stewin Enterprises LLC, C/O PARNELL & PARNELL, P.A., P.O. BOX 2189, MONTGOMERY, AL 36102-2189
4255495	##+	Ameriloan, P.O. Box 111, Miami, OK 74355-0111
4255509	##+	First Sun, 33 South Perry Street, Montgomery, AL 36104-3756
4255514	##+	John Holiday, 4425 Landward Lane, Millbrook, AL 36054-2205

TOTAL: 0 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:

Name	Email Address
Bankruptcy Administrator	ba@almb.uscourts.gov
Carly B Wilkins	cwilkins@cbwlegal.com kesco@cbwlegal.com;cwilkins@ecf.axosfs.com
Charles James, II	on behalf of Spec. Counsel Charles James II chuck@seriouslawyers.com, sthomaslegal@yahoo.com
Charles N. Parnell, III	on behalf of Creditor Stewin Enterprises LLC bkrp@parnellseast.com
Debora Palmer	

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on behalf of Debtor Cedric Ferdinand Shufford debora@clenneypalmer.com connie@clenneypalmer.com

Larry E. Darby, Esq

on behalf of Creditor Cora Buckhanon LDarbyEsq@knology.net bankruptcy@alabamaevictions.com;darbylawfirm@yahoo.com

Leonard N. Math

on behalf of Creditor HOPE CREDIT UNION SUCCESSOR BY MERGER TO TRI-RIVERS FEDERAL CREDIT UNION
noticesmd@chambless-math.com

Sabrina L. McKinney

trustees_office@ch13mdal.com

TOTAL: 8